

Prime Treasure Savings Insurance Plan

Stable Wealth Accumulation
with Flexible Assets Planning

Prime Treasure Savings Insurance Plan requires only **a single premium payment** to achieve a flexible and stable savings and inheritance plan that helps manage your finances easily and realise various life goals.



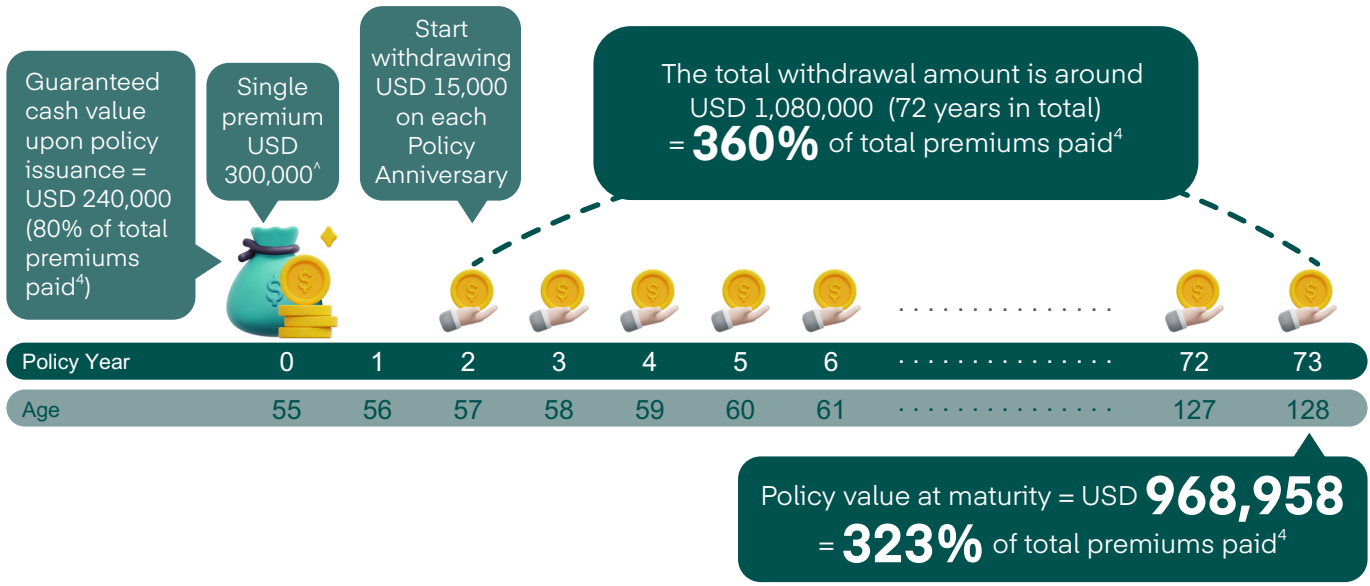
The following information is a product summary. Please refer to the product brochure for details.

- ✔ **Guaranteed breakeven period as short as 6 years¹**, your choice for steady wealth accumulation
- ✔ **Expected breakeven period even as short as 4 years¹**, helps you achieve financial goals faster
- ✔ **Enjoy Guaranteed Cash Value upon Policy starts**, up to 80%¹ of the Total Premiums
- ✔ **PaidPolicy Split Option²**, flexible assets planning
- ✔ **Dual Succession Scheme**, allows wealth to be passed on from generation to generation
- ✔ **Terminal Dividend Lock In Options³**, turns "expectation" into "guarantee"
- ✔ **Allows regular withdrawal**, meets financial needs with flexibility

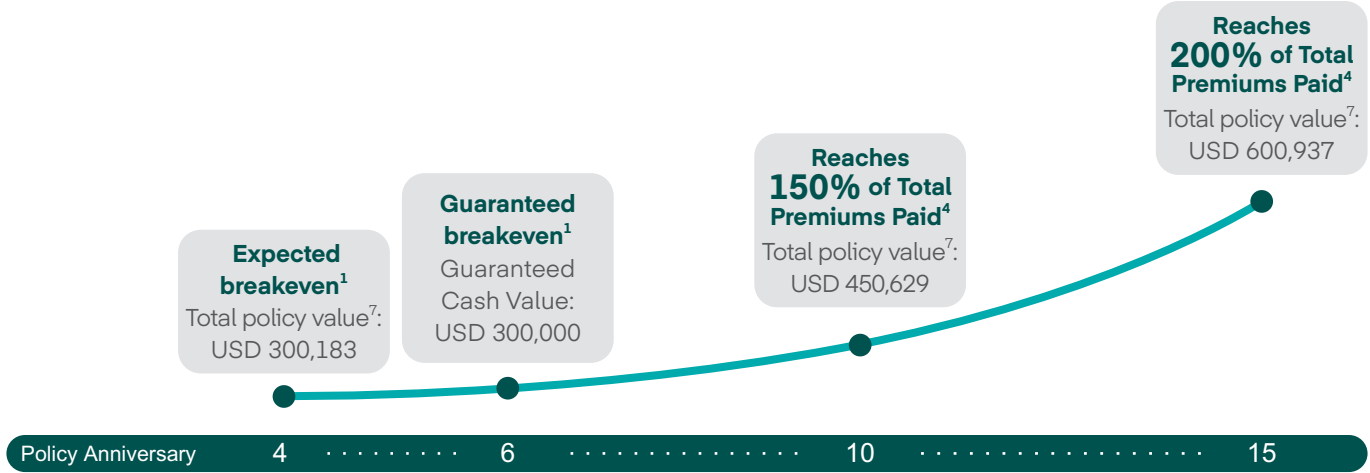
Example 1 – 1 Payment-2 Years-5% Withdrawal Create Your Own Pension at Ease⁶

Case person	: Mr. Chow, 55 year-old
Owner	: Mr. Chow
Insured	: Mr. Chow
Enrolled Plan	: Prime Treasure Savings Insurance Plan
Units	: 326,087
Single Premium	: USD 300,000 [^]

Mr. Chow has worked diligently for many years and recently plans to retire early to enjoy life. At the age of 55, he applied **Prime Treasure Savings Insurance Plan** for himself with a **single premium of USD 300,000[^]**. Starting from the 2nd Policy Anniversary, he can **withdraw USD 15,000** (5% of the Total Premiums Paid⁴) **annually** from the Policy for his retirement until the policy matures, allowing Mr. Chow to enjoy his retirement life with peace of mind. Upon policy maturity, **the policy value will reach USD 968,958**.



If Mr. Chow chooses not to make any withdrawals, the expected return of "Prime Treasure" could reach **200% of the Total Premiums Paid⁴** by the end of the 15th Policy Anniversary.



Policy Continuation Option⁵ for passing on to future generations

Mr. Chow has opted for the Policy Continuation Option⁵ while the Policy is still in force. In the unfortunate event of his death before the policy matures, his son will automatically become the new Owner and new Insured, allowing the Policy to be passed on.

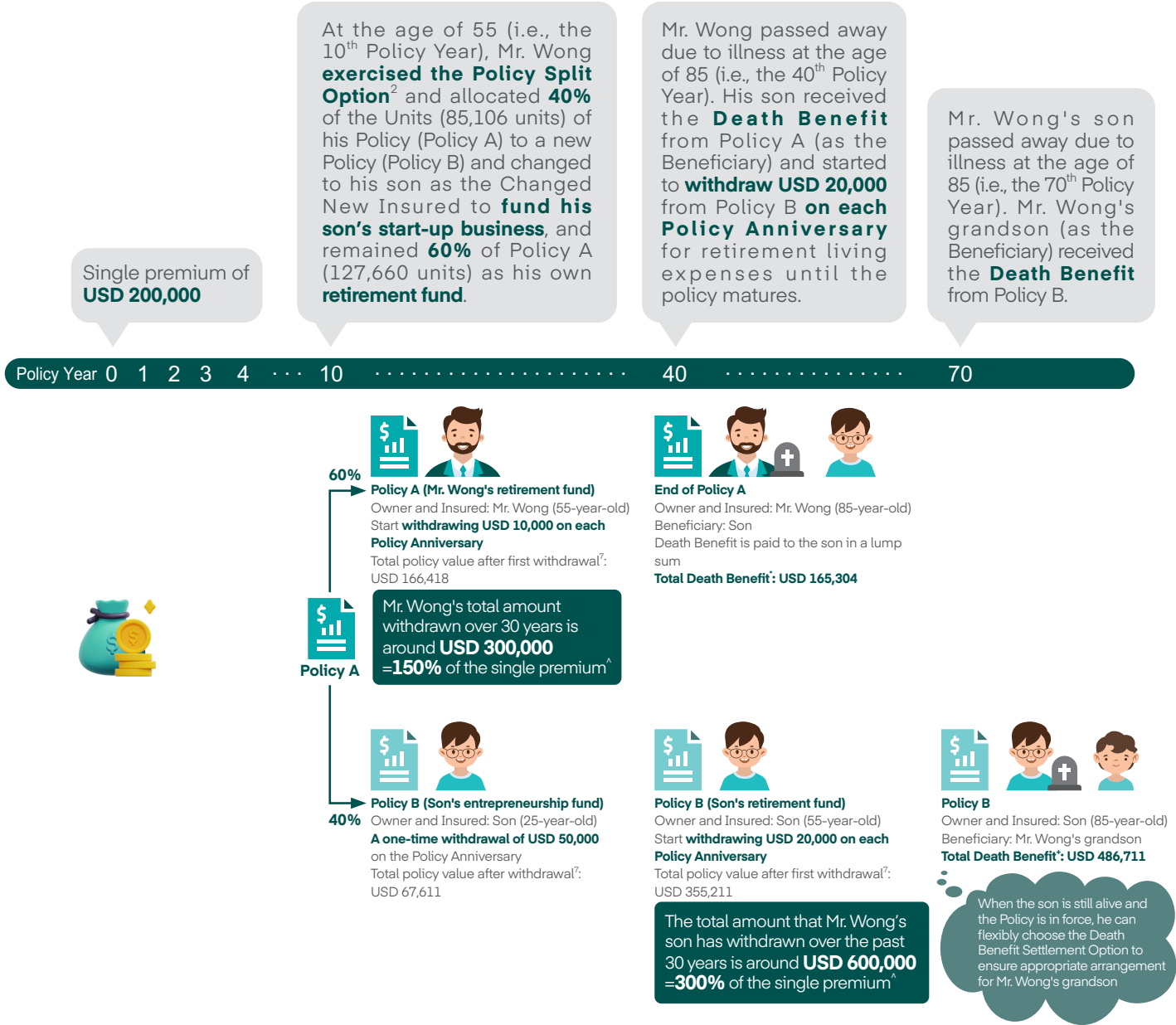
[^]Refers to the single premium after the large size discount (before any other premium discounts (if any)).

Example 2 – Long-term plan of a dedicated father to achieve retirement freedom for two generations⁶

Case person	: Mr. Wong, 45 year-old, has a 15-year-old son
Owner	: Mr. Wong
Insured	: Mr. Wong
Enrolled Plan	: Prime Treasure Savings Insurance Plan
Units	: 212,766
Single Premium	: USD 200,000 [^]

Mr. Wong has a 15-year-old son and hopes to use part of his cash flow to plan a more secure future for himself and his family. Therefore, he applied **Prime Treasure Savings Insurance Plan** at the age of 45 with a **single premium of USD 200,000[^]**. Ten years later, Mr. Wong's son graduated from college and hoped to start a business with his friends. Mr. Wong **exercised the Policy Split Option²**, dividing the Policy into two parts to support his own retirement living expenses and to fund his son's entrepreneurial dreams.

Later, Mr. Wong passed away due to illness at the age of 85. In addition to **receiving a lump-sum Death Benefit** as the Beneficiary, Mr. Wong's son also starts withdrawing **USD 20,000** from the split policy **on each Policy Anniversary** for his retirement living expenses until the policy matures, truly realizing retirement freedom for two generations.



[^] Refers to single premium after the large size discount (before any other premium discounts (if any)).
[†] Assumes that Mr. Wong was unable to make any withdrawal in the 40th Policy Year due to death.
[‡] Assumes that Mr. Wong's son was unable to make any withdrawal in the 70th Policy Year due to death.

Remarks:

1. The breakeven period as short as 6 years (guaranteed) / 4 years (expected) and Guaranteed Cash Value reaching 80% of Total Premiums Paid upon Policy issuance is only applicable to Policy(ies) with a single premium of USD 300,000 or above (before large size discounts or any other premium discounts (if any)). The guaranteed / expected breakeven period refers to the Policy Year which the guaranteed / expected cash value is equal to or greater than Total Premiums Paid for the first time by the end of such Policy Year.
 2. While the Policy is in effect and from the end of the 5th Policy Year, the Owner may exercise the Policy Split Option to create a separate Policy (the "Split Policy") to allocate a portion of Unit from the basic plan of the Policy to the Split Policy but subject to the Company's conditions set at the time without providing any evidence of insurability. The Split Policy will be effective only after its Policy Provisions and Policy Specifications are issued. Please refer to the Policy Provision for more details of the Policy Split Option.
 3. Terminal Dividend Lock In Options include (i) Automatic Lock In Option (under this option, starting from the 15th Policy Anniversary or the Policy Anniversary immediately follows the Insured reaches the retirement age selected by you (must be 55 years old or above) (whichever is later), we will automatically convert terminal dividend into annual dividend on each Policy Anniversary) and (ii) Manual Lock In Option (you can exercise the Manual Lock In Option starting from the 15th Policy Anniversary). You can apply changes between Automatic Lock In Option / Manual Lock In Option for unlimited times before exercising the Terminal Dividend Lock In Options. Once the option has been exercised, no change can be made. After the conversion of terminal dividend, the future terminal dividend will be reduced accordingly. All terminal dividend not yet converted can be higher or lower or even reduced to zero. Please refer to the Policy Provision for more details of the Terminal Dividend Lock In Options.
 4. Total Premiums Paid is defined as the total amount of premium(s) due and paid for the basic plan of the Policy or Split Policy (if created pursuant to the Policy Split Option provision) and after large size discount (if applicable) but before any other premium discount (if any); pro-rated by the ratio of remaining Units after partial surrender to the Units at policy issuance; if the Policy is partially surrendered, the Total Premiums Paid will be proportionately reduced.
 5. Upon the death of the Insured, if the Owner (still alive) and the Insured are different persons, the Beneficiary will become the Continued New Insured. Upon the death of the Insured, if the Owner died at the same time or the Owner and the Insured are the same person, the Beneficiary will become the new Owner and Continued New Insured of the Policy, subject to the prevailing administrative rules of the Company. After this option has been exercised, all Units, Total Premiums Paid, Guaranteed Cash Value, accumulated annual dividends and interest (if any), terminal dividend (if any), Policy Date and Policy Years will remain unchanged on the Policy Continuation Effective Date. Plan End Date of the basic plan of the Policy will be adjusted to the date of Policy Anniversary on the 128th birthday of the Continued New Insured or following the 128th birthday of the Continued New Insured (whichever is applicable). The surrender payment may be equal to or lower than the Death Benefit before this option has been exercised. If the Death Benefit Settlement Option has already been selected, you shall cancel the Death Benefit Settlement Option arrangement before your submission of any written request for the Policy Continuation Option. Please refer to the Policy Provisions for details of the Policy Continuation Option.
 6. The example is an assumption and for reference only. The above example does not include premium levy, and the figures listed in the example are rounded to the nearest integer. Except for the exercised policy options mentioned, the Policy was not fully surrendered, no other policy options were exercised, and there are no claims or indebtedness. The cash withdrawal in the example is achieved by first withdrawing the accumulated annual dividends and interest (if any), and then withdrawing the guaranteed cash value and the terminal dividend (if any) by means of reduction of the Units of the Policy. Cash withdrawals will adjust and reduce the subsequent guaranteed cash value, non-guaranteed annual dividend, non-guaranteed terminal dividend, and total death benefit. Cash withdrawals are subject to the Company's minimum Unit amount requirements. If a cash withdrawal would reduce the Units of the Policy to below the minimum Unit amount requirement, no cash withdrawal is allowed. All the policy values and death benefits in the example are calculated based on the Company's current projected dividend rate and accumulated annual dividend interest rate and are not guaranteed, and therefore the illustrated withdrawal amount might not be sustainable. If there are any changes to the policy dividend declaration or accumulated interest rate, the Units may reduce earlier or later in order to withdraw the stated amount above. The actual policy value and death benefits may differ from the above example. Relevant requirements set by the Company have to be met before exercising the policy options. Please refer to the Product Brochure and Policy Provisions for more information.
 7. Total policy value refers to the aggregate of Guaranteed Cash Value, non-guaranteed accumulated annual dividend and interest (if any) and non-guaranteed terminal dividend (if any).
- The above product information does not contain the full terms of Prime Treasure Savings Insurance Plan and the full terms can be found in The Policy document. During the sales process, this document must be read together with the plan's Product Brochure, Policy Provision and illustration document presented by your licensed insurance intermediary in order to fully understand the details of the above definitions, charges, product features, exclusions and etc. plus complete terms and conditions. Prime Treasure Savings Insurance Plan may be purchased as standalone plan(s) without bundling with other type(s) of insurance product.
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